

Supplier Code of Conduct

Publication Date: November 2025



ASSURANT®

Assurant Supplier Code of Conduct

Assurant is committed to the highest standards of business integrity, ethical conduct, environmental practices and conducting business in ways that align with our Sustainability Vision of advancing a connected, respected, and protected world, with a strategic focus on Connected Communities, Respected Resources, and a Protected Planet. Assurant's supplier partners ("Suppliers") are expected to operate in ways that embrace similar standards and shall:

- provide safe working conditions for workers,
- treat workers with respect and dignity,
- ensure that products and services provided to Assurant use environmentally and socially responsible practices,
- conduct all activities ethically and in full compliance with the laws, rules and regulations of the country or countries in which the Supplier operates its business.

Assurant requires its Suppliers to operate in accordance with the principles in this ("the Code"), in full compliance with all applicable laws and regulations, and guided by the framework of the UN Guiding Principles on Business and Human Rights to avoid and mitigate environmental and social impacts.

Assurant has the right to assess Suppliers' compliance with this Code prior to and during the contract period. Failure to adhere to this Code may affect Suppliers' future and existing business relationships with Assurant. This Code applies to Suppliers and their subsidiaries, affiliates and subcontractors providing goods or services to Assurant. Assurant or its third-party auditors may contact, perform audits and visit Suppliers to evaluate compliance with the Code and complete supplier sustainability risk assessments.

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Labor and Human Rights

Suppliers must recognize, respect, and be committed to upholding internationally recognized human rights standards of workers, and to treat them with dignity and respect as understood by the international community. Consistent with the UN Guiding Principles on Business and Human Rights, the labor standards are:

Involuntary Labor and Human Trafficking

All work must be voluntary. Suppliers shall not use forced or compulsory labor, bonded (including debt bondage) or indentured labor, involuntary prison labor, slavery, or trafficking of persons. This includes transporting, harboring, recruiting, transferring, or receiving vulnerable persons by means of threat, force, coercion, abduction or fraud, or payments to any person having control over another person for the purpose of exploitation. Suppliers must comply with all applicable anti-slavery and human trafficking laws, statutes, regulations and codes from time to time in force, including but not limited to the U.K. Modern Slavery Act 2015 and the U.S. Uyghur Forced Labor Prevention Act.

Suppliers' workers must not be required to surrender any government-issued identification, passports, or work permits as a condition of employment. Suppliers or labor dispatch agencies shall not receive deposits or fees (e.g., recruitment or hiring fees) from workers. Suppliers' workers' contracts shall clearly convey the conditions of employment in a language understood by the workers. Third-party recruitment agencies used by Suppliers shall be compliant with the provisions of this Code and applicable laws and regulations.

Underage Labor

Suppliers shall employ only workers who are at least 15 years of age or the applicable minimum legal age, whichever is higher. If any underage or child labor is detected, the Supplier shall immediately stop such underage or child labor and ensure the worker recruitment process includes robust safeguards adequate to detect and prevent underage labor from being employed in the future. The use of legitimate student intern programs,

which comply with all applicable laws, regulations, and the UN Guiding Principles on Business and Human Rights, is supported.

Young workers over the legal minimum age for employment may be hired, however, young workers under the age of 18 shall not perform work that could jeopardize their health or safety, including night shifts and overtime, or work longer hours than is permitted by local law and consistent with the UN Guiding Principles on Business and Human Rights.

Working Hours

Supplier workweeks are not to exceed the maximum set by local law. Suppliers shall follow all applicable laws and regulations with respect to working hours and days of rest, and any mandatory overtime must be consistent with local law

Wages and Benefits

Suppliers must compensate workers in accordance with all applicable wage laws, including those relating to minimum wages, overtime hours and legally mandated benefits.

Suppliers shall pay accurate wages in a timely manner and maintain time and pay records, including providing accurate and transparent pay stubs to employees when required by applicable law. Suppliers shall also endeavor to offer appropriate vacation time, any legally-required leave periods, including sick and/or safe time as may be required by applicable law, and time off for legally recognized holidays.

Humane Treatment

Suppliers shall not engage in, or threaten harsh and inhumane treatment, including any sexual harassment, sexual abuse, corporal punishment, mental or physical coercion or verbal abuse of workers. Suppliers shall clearly define and communicate disciplinary policies and procedures in support of these requirements to workers.

Workers and/or their representatives shall also be able to openly communicate and share ideas and concerns with management regarding working conditions and management practices without fear of discrimination, reprisal, intimidation, or harassment.

Non-Discrimination

Suppliers shall be committed to fostering an inclusive and equal opportunity workforce free of harassment and unlawful discrimination. Suppliers shall not engage in discrimination based on race, color, age, gender, gender-identity, sexual orientation, ethnicity, disability, pregnancy, religion, political affiliation, union membership or marital status in hiring and employment decisions or practices, such as wages, promotions, rewards, and access to training.

In addition to the supplier's workforce, suppliers shall also not discriminate when it comes to subcontractors and/or other third parties used to provide goods and services to Assurant. In support of Assurant's commitment to inclusion, suppliers are encouraged to report on a quarterly basis, Assurant's Tier 2 supplier inclusion spend. This includes the supplier's spend totals with small businesses (designated based on SBA criteria) and organizations that are owned by members of recognized groups, such as owners with disabilities, military veterans, women, LGBTQ, minorities, and those certified by a local, state, or national certifying body as 51% or more owned by a member of a recognized group. Suppliers may submit this information through Assurant's designated portal or by email to Assurant's Responsible Sourcing team. Providing this information will assist in highlighting Assurant's indirect support of the community it serves and to help confirm that inclusion, fairness, and healthy competition exists within the supply chain. If details are unknown regarding the ownership of the subcontractors/third party companies used to service Assurant, we encourage providing a list of the company names.

Freedom of Association

Suppliers shall respect the right of workers to join or not join worker council or labor unions of their own choosing, to bargain collectively and to engage in peaceful assembly as well as respect the right of workers to refrain from such activities in accordance with any applicable laws. Workers must be free from discrimination, retaliation, or harassment from exercising statutorily protected rights.

Health and Safety

Suppliers shall make proper provisions for the health, safety and welfare of their workers. Suppliers shall maintain safe and healthy working conditions according to the local laws and regulations and integrate health and safety management practices into their business. Suppliers shall provide workers with the right and means to refuse unsafe work and to report unhealthy working conditions.

Occupational Health, Safety and Hazard Prevention

Suppliers shall conduct hazard assessments that identify and evaluate occupational health and safety hazards and shall manage these hazards through a prioritized process of hazard elimination, engineering controls and/or administrative controls. Suppliers shall provide workers with job-related, appropriately maintained personal protective equipment and instruction on its proper use. Suppliers shall provide Safety Data Sheets (Globally Harmonized System of Classification and Labelling of Chemicals) to communicate the hazards of hazardous chemical products. Suppliers are encouraged to implement a health and safety management system such as ISO 45001 or equivalent.

Ergonomics

Suppliers shall identify, evaluate, and control worker exposure to tasks that pose ergonomic risk, such as excessive force, improper lifting positions, or repetitiveness. Suppliers shall integrate this process into the qualification of all new or modified production lines, equipment, tools, and workstations.

Working and Living Conditions

Suppliers shall provide workers with reasonably accessible and clean toilet facilities and potable water. Supplier-provided dining, food preparation and storage facilities shall be sanitary. Worker dormitories provided by Suppliers, if any, shall be clean, safe and provide reasonable living space.

Health and Safety Training and Communication

Suppliers shall provide workers with appropriate workplace health and safety requirements and training in their primary language. Suppliers shall clearly post in their facilities health and safety related information.

Worker Health & Safety Committees

Suppliers are encouraged to initiate and support worker health and safety committees to enhance ongoing health and safety education and to encourage worker input on, and participation in, health and safety issues in the workplace.

Environment

Suppliers shall develop, implement, and maintain environmentally responsible business practices and use their best efforts to reduce environmental impact when providing products and services to Assurant. Suppliers shall adhere to applicable laws and regulations related to chemicals, waste management (including electronic waste), recycling, water, and air emissions.

Suppliers shall implement an appropriate environmental management system comparable with the requirements of ISO 14001-2015 and are encouraged to gain third-party certification of compliance.

Assurant suppliers throughout our global supply chain also are encouraged to participate in the annual CDP Climate survey. CDP participation enhances transparency and provides

global environmental data reporting standards for companies, investors, and various governmental entities to follow. To learn more, go to www.cdp.net.

Environmental Permits and Reporting

Suppliers shall obtain, maintain, and keep current all required environmental permits (e.g., discharge monitoring), approvals and registrations and follow applicable operational and reporting requirements.

Suppliers are also invited to share information with Assurant annually regarding their sustainability efforts, such as by completing a third-party sustainability questionnaire or providing a detailed sustainability report or narrative to Assurant's Responsible Sourcing team. Sharing this information helps ensure alignment with Assurant's values and supports our shared goals for environmental responsibility. This communication should include environmental actions, plans, and policies, as well as those related to social and governance topics.

Pollution Prevention and Resource Reduction

Suppliers shall reduce or eliminate waste of all types, including water and energy at the source or by practices such as modifying production, maintenance and facility processes, materials substitution, conservation, recycling and re-using materials according to local laws and regulations.

Hazardous Substance Management and Restriction

Suppliers shall implement a systematic approach to identify, manage, reduce, and responsibly dispose of or recycle hazardous substances, in accordance with applicable laws and regulations.

Non-Hazardous Waste Management

Suppliers shall implement a systematic approach to identify, manage, reduce, and responsibly dispose of or recycle non-hazardous waste.

Ethics

Suppliers are to adhere to all applicable laws and regulations in their business activities. Suppliers shall be ethical in every aspect of their business, including relationships, practices, sourcing, and operations.

Business Integrity

Suppliers shall uphold the highest standards of integrity in all business interactions. Suppliers shall not engage in corruption, extortion, embezzlement, or bribery to obtain an unfair or improper advantage. Suppliers shall abide by all applicable sanctions' laws and anti-corruption laws and regulations of the countries in which they operate, including the Foreign Corrupt Practices Act, UK Bribery Act, and applicable international anti-corruption conventions. Suppliers must not, while providing goods or services to Assurant, cause Assurant to violate any laws applicable to it.

Suppliers must avoid even the appearance of conflicts of interest in their work with us and must immediately disclose any known family or other close personal relationships with our staff who have an influence over their engagements with us.

In any business relationship, Suppliers are expected to ensure that the offering or receipt of all gifts and entertainment (or anything of value) is permitted by law and regulation; does not violate the rules and standards of the recipient's organization; is consistent with reasonable marketplace customs; and will not adversely impact Assurant's reputation. Under no circumstances may anything of value be given to government officials on Assurant's behalf.

Assurant staff are not allowed to accept (1) lavish, frequent, or extravagant gifts or entertainment or (2) gifts or entertainment that could be considered or perceived to be quid pro quo for past, pending, or anticipated business. Additionally, gifts received by Assurant staff may not be in the form of cash or cash equivalent (e.g., AMEX, Visa, Mastercard gift card).

Intellectual Property & Proprietary Information

Intellectual property rights include all rights related to patents, copyrights, trademarks, trade secrets, and other proprietary and/or confidential know-how or information. Suppliers shall safeguard and respect intellectual property rights of others. Supplier warrants and represents to Assurant that it does not and will not infringe on the intellectual property rights of others. Suppliers shall safeguard Assurant's intellectual property and other proprietary information and keep any information, commercial or technical, received from Assurant confidential. Suppliers must use confidentiality agreements to protect Assurant's proprietary information. [Refer to the Assurant terms of business or existing non-disclosure agreements for details on obligations relating to proprietary and confidential information.]

Artificial Intelligence

Supplier shall disclose to its Assurant business contact in writing any use of artificial intelligence (AI) technologies in the development, performance or delivery of services to Assurant. Suppliers shall not implement or rely on AI technologies in connection with its services to Assurant without Assurant's prior written approval. Suppliers must also ensure that any AI technology used in connection with the services provided to Assurant complies with applicable laws, regulations and ethical standards, does not infringe or misuse any intellectual property rights, does not unlawfully discriminate, create bias, or compromise data security or confidentiality, and is operated in a transparent manner. Assurant reserves the right to monitor, audit, and review Supplier's use of any AI technology to ensure compliance with applicable laws and regulations.

Privacy

Suppliers shall protect the personal information of everyone they do business with, including suppliers, customers, consumers, and employees. Suppliers shall comply with applicable privacy and information security laws and regulatory requirements when personal information is collected, stored, processed, transmitted, and shared.

Responsible Sourcing of Minerals

Suppliers shall exercise due diligence, in accordance with the *OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas*, on their entire supply chain with respect to the sourcing of all tin, tantalum, tungsten and gold contained in products, to determine whether those metals are from the Democratic Republic of the Congo (“DRC”) or any adjoining country and, if so, to determine whether those metals directly or indirectly financed or benefited armed groups that are perpetrators of serious human rights abuses in the DRC or an adjoining country.

Insider Trading

Suppliers shall ensure that their employees working with Assurant will comply with all applicable insider trading laws.

Fraud, Abuse, and Waste

Assurant expects its suppliers to prevent, detect, and avoid any form of fraud, abuse, or waste in connection with their business activities. Suppliers must act honestly and responsibly, use resources appropriately, and report any suspected incidents of fraud, abuse, or waste through established channels.

Implementation and Oversight

Risk Assessment and Risk Management

Suppliers shall establish processes, controls and accountabilities that facilitate compliance with this Code and applicable laws and regulations.

Suppliers shall establish and continue to always operate an effective risk management system to identify the risks associated with their business (including but not limited to, legal, compliance, ethics, environmental, health, safety, and labor practices) and based on the relative Supplier’s exposure to each risk, implement appropriate mitigation plans.

Training

Suppliers shall establish and continue to always operate programs for training managers and workers to implement this Code and Supplier's policies, procedures, and improvement objectives and to meet applicable legal and regulatory requirements.

Communication

Suppliers shall establish and continue to always operate a process for communicating clear and accurate information about this Code and Supplier's policies, practices, expectations and performance to workers, suppliers and customers. The sharing of Suppliers' social responsibility commitment, standards, and related reports with key internal and external stakeholders is encouraged.

Audits and Assessments

Suppliers shall perform periodic evaluations of the effectiveness of their controls and those of any subcontractors or next-tier suppliers, and whether they can be relied upon to ensure compliance with this Code and applicable laws and regulations.

Corrective Action Process

Suppliers shall have an ongoing process to evaluate practices and conditions covered by this Code and to foster continuous improvement. Similarly, Suppliers must have an ongoing process for timely correction of deficiencies identified by internal or external assessments, inspections, investigations, and reviews. Suppliers shall take reasonable steps to prevent the re-occurrence of deficiencies by ensuring remediation plans address the root causes of the deficiencies going forward.

Documentation and Record Keeping

Suppliers shall create and maintain documents and records to ensure regulatory compliance along with appropriate confidentiality to protect privacy.

Supplier's adoption of and compliance with this Code must be documented, and relevant information must be promptly shared with Assurant upon its request. Suppliers are required to attest annually using the Declaration of Compliance process below:

Reporting

Assurant supplier partners are expected to report any actual or suspected violations of this Code or any applicable law or policy in connection with work done for Assurant. Supplier partners can report concerns through Assurant's Ethics and Compliance Helpline at <http://helpline.assurant.com>. It is available 24 hours a day, seven days a week, online and by phone. Reports may be submitted anonymously, where permitted by law.

Supplier partners are also expected to provide their employees with access to an adequate internal avenue of raising issues or concerns without fear of retaliation. Suppliers shall not retaliate against their workers who in good faith report workplace grievances.

Assurant reserves the right at any time to review a supplier partner's adherence to this Code and to investigate any complaints or violation of policy. Actual or suspected violation of this Code will be assessed on a case-by-case basis to determine if supplier corrective action is warranted. If so, a timeline will be established with the supplier to resolve the issue.

Declaration of Compliance

- ☐ I hereby declare that I have read and that I understand the principles set forth in the Assurant Supplier Code of Conduct, updated as of November 2025, and my company will fully comply with these principles.
- ☐ I hereby declare that my company has developed and implemented a Supplier Code of Conduct for our own suppliers. Yes/No (circle one). If yes, I hereby attach a copy of my company's Supplier Code of Conduct.
- ☐ I hereby declare that my company has developed and implemented an employee Code of Conduct for our own employees. Yes/No (circle one). If yes, I hereby attach a copy of my company's employee Code of Conduct.

Signature

Company name of the Supplier:

Name of signatory (print):

Position in Company:

Signature:

Date:

Please send signed Declaration of Compliance electronically to VendorRisk@Assurant.com.